

Social Determinants of Mental Health among New York City Adults

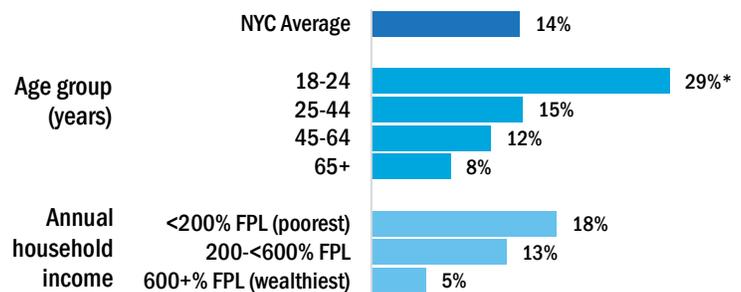
Social determinants of health are the conditions in the environment in which people are born, grow, work, live, and age. They include factors such as economic stability, access to healthcare, education access and quality, neighborhood environment, and social support.¹ These conditions shape an individual’s ability to lead a healthy life and their physical and mental health status.² For example, neighborhood environment is a social determinant of mental health because living in unsafe or unclean conditions can lead to chronic stress and negatively affect mental wellbeing. Social support also impacts mental health, as feeling supported and respected in relationships can be health-promoting, while facing discrimination or abuse of any kind can be harmful. Systemic racism and other forms of discrimination have created unequal access to conditions that support good health. This has resulted in unjust and avoidable inequities in health

outcomes between privileged and marginalized groups, including Black and Latino/a people and people with low incomes.³ Discriminatory policies and practices, such as redlining (the historic practice of drawing boundaries around neighborhoods based on residents’ race and depriving them of resources and opportunities),⁴ have resulted in neighborhoods with concentrated disadvantage and lower access to resources including quality mental health care and education and safe and affordable housing for marginalized groups. To better understand poor mental health among adult New Yorkers during and following the COVID-19 pandemic,⁵ and factors that are associated with poor mental health, this brief examines the association between select social determinants of health and the prevalence of serious psychological distress (SPD), which includes mental health problems that may affect social, occupational, and educational functioning.⁶

In 2022, an estimated 858,000 (14%) New York City adults had serious psychological distress

- In 2022, the prevalence of New York City (NYC) adults with SPD was 14%, compared with 7% in 2017.[^]
- In 2022, the prevalence of SPD was higher among adults ages 18 to 24 (29%)* compared with adults ages 25 to 44 (15%), 45 to 64 (12%), and 65 or older (8%).
- Men (13%) and women (15%) had a similar prevalence of SPD.
- The prevalence of SPD did not differ between Asian/Pacific Islander, Black, Latino/a, and other/multiracial adults in NYC compared with White adults.

Prevalence of serious psychological distress among New York City adults by age and annual household income, 2022



FPL = Federal poverty level

*Estimate should be interpreted with caution due to a wide 95% Confidence Interval

Source: NYC Social Determinants of Health Survey, 2022

Data Source: Social Determinants of Health Survey (SDH), 2022 is a survey of 2,682 adults ages 18 and older conducted by the NYC Department of Health and Mental Hygiene in January 2022 to assess health and wellness. The survey sample was drawn from a probability-based survey panel, with surveys completed via web or phone interview. Estimates presented here are based on self-reported data, which were weighted to the NYC adult residential population per the American Community Survey 2019 and adjusted for the complex stratified survey design. Data are age-adjusted to the United States 2000 standard population, except for age-specific estimates.

[^]Comparison should be interpreted with caution due to differences in survey methodology. The period of data collection in January 2022 corresponded with the highest COVID-19 caseload in NYC in three years.

*Estimate should be interpreted with caution. Estimate’s Relative Standard Error (a measure of estimate precision) is greater than 30%, or the 95% Confidence Interval half-width is greater than 10 or the sample size is too small, making the estimate potentially unreliable.

The prevalence of serious psychological distress was higher among adults with low household incomes and those experiencing economic hardships

- The prevalence of SPD among adults with low household income (less than 200% of the Federal Poverty Level (FPL)) (18%) was more than three times the prevalence of SPD among those with household incomes greater than 600% FPL (5%).
- The prevalence of SPD among NYC adults who were unable to pay their rent or mortgage in the past 12 months was double that of those who could pay (20% vs. 10%) and nearly triple among NYC adults who experienced food insecurity in the past 12 months compared with those who did not (23% vs. 8%).
- The prevalence of SPD was higher among adults who reported that the COVID-19 pandemic was a major (24%) or minor (14%) threat to their personal finances than among those who reported the pandemic was not a threat to their personal finances (8%).
- Among insured adults, those who had difficulty paying for insurance deductibles or other costs for seeing a provider (17%) had a higher prevalence of SPD than those who did not find it difficult to pay (10%).

Adults with more education had a lower prevalence of serious psychological distress

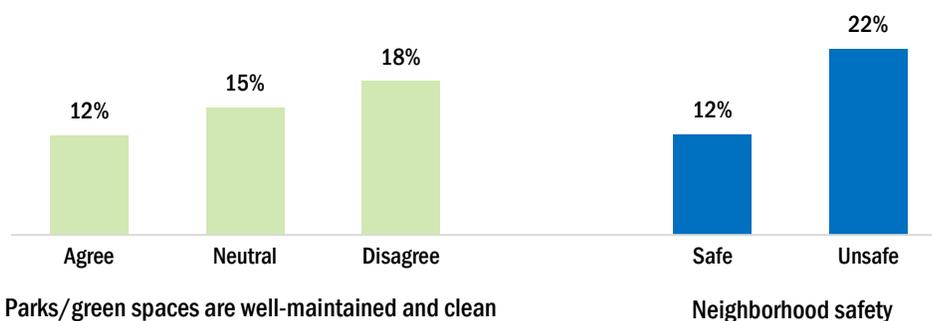
- The prevalence of SPD was lower among adults with a graduate or professional degree (6%) compared with adults with a college degree (11%); some college, technical school, or an associate degree (16%); a high school degree or equivalent (16%); or less than a high school degree (15%).

The prevalence of serious psychological distress was lower among adults who felt they lived in clean or safe neighborhoods

- The prevalence of SPD was lower among New Yorkers who agreed that the parks and green spaces in their neighborhood were clean and well-maintained (12%) than among those who disagreed (18%).
- The prevalence of SPD was lower among New Yorkers who considered their neighborhood to be very or somewhat safe (12%) compared with not very safe or not at all safe (22%).

Serious psychological distress was lower among adults who felt they lived in clean or safe neighborhoods

Prevalence of serious psychological distress among New York City adults by neighborhood characteristics, 2022



Source: NYC Social Determinants of Health Survey, 2022

Definitions:

Serious psychological distress (SPD) is defined as having a score greater than or equal to 13 on the Kessler 6 (K6) scale,⁶ a six-item scale developed to identify people highly likely to have a diagnosable mental illness and associated functional limitations. Using a five-point scale from “all of the time” to “none of the time,” survey respondents were asked to rate the frequency of six symptoms of mental illness or nonspecific psychological distress: “During the PAST 30 DAYS, how often did you feel ...

1. So sad or depressed that nothing could cheer you up;
2. Nervous;
3. Hopeless;
4. Restless or fidgety;
5. That everything was an effort;
6. Worthless.

Race/ethnicity: For this publication, Latino/a includes people of Hispanic or Latino/a origin, as identified by the survey question “Are you Hispanic or Latino/a?” and regardless of reported race. White, Black, and Asian/Pacific Islander race categories exclude Latino/a ethnicity.

Household income: Household annual income from all sources categorized by percentage of the federal poverty line.

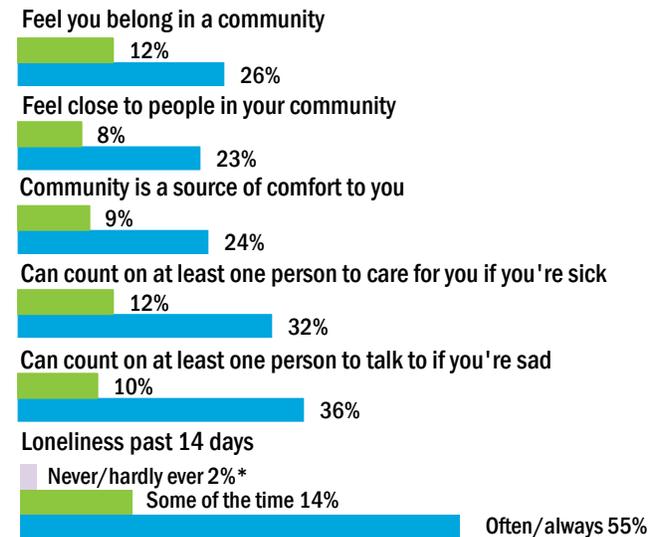
The prevalence of serious psychological distress was lower among adults who felt they had more social ties and support

- The prevalence of SPD was lower among New Yorkers who felt they belonged to a community compared with those who did not (12% vs. 26%), who felt close to people in their community compared with those who did not (8% vs. 23%), or who felt that community was a source of comfort for them compared with those who did not (9% vs. 24%).
- Compared with those who could not count on at least one person for these things, the prevalence of SPD was lower among adults who reported they could count on at least one person to care for them if they were sick (12% vs. 32%) or talk to them if they had a problem or were sad or depressed (10% vs. 36%).
- The prevalence of SPD was lower among adults who reported feeling lonely never or hardly ever (2%)* compared with often or always (55%), or some of the time (14%) in the past 14 days.

Adults who had more social ties had a lower prevalence of serious psychological distress

Prevalence of serious psychological distress among New York City adults by social ties, 2022

Yes vs. No:



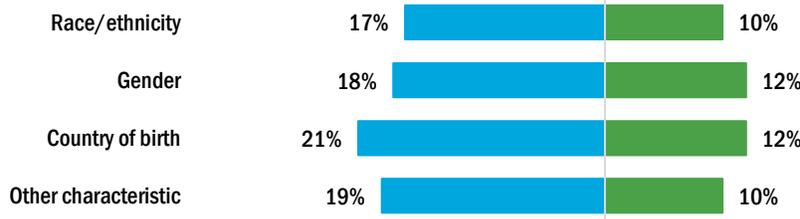
*Estimate should be interpreted with caution due to large Relative Standard Error.
Source: NYC Social Determinants of Health Survey, 2022

Serious psychological distress was higher among adults who experienced discrimination

Serious psychological distress was higher among adults who experienced discrimination sometimes or often compared with those who never experienced discrimination

Prevalence of serious psychological distress among New York City adults by their experience with different types of discrimination in their lifetime, 2022

Discrimination based on:



Other characteristic may include age, sexual orientation, weight, or other reasons.
Source: NYC Social Determinants of Health Survey, 2022

- Compared with those who had never experienced discrimination, the prevalence of SPD was higher among New Yorkers who experienced discrimination sometimes or often due to race or ethnicity (17% vs. 10%), gender (18% vs. 12%), country of birth (21% vs. 12%), or other characteristics such as age, sexual orientation, weight (19% vs. 10%).

The prevalence of serious psychological distress was higher among adults who had criminal legal system interactions

- New Yorkers who reported they had ever been physically threatened or abused by police had a higher prevalence of SPD than New Yorkers who reported they had not (36% vs. 13%).
- Adults who reported they had ever had an immediate family member spend any amount of time in a juvenile or adult correctional facility, jail, prison, or detention center or under probation or parole supervision had a higher prevalence of SPD than those who reported they did not (29% vs. 12%).

Implications

Data presented in this report show that social determinants, including lower educational attainment, economic hardships, difficulty paying for healthcare, unsafe or unclean neighborhood environments, fewer social ties and loneliness, experiences of discrimination and racism, and interactions with the criminal legal system were all associated with an increased prevalence of serious psychological distress among NYC adults. These findings indicate the urgent need for policies that improve social and economic conditions in order to promote mental health for all New Yorkers. This is especially true for marginalized groups that are more likely to be exposed to poor social determinants of health due to discriminatory policies and practices. The high prevalence of serious psychological distress (SPD) among NYC adults during the COVID-19 pandemic compared with previous estimates of SPD may suggest the negative impact of the pandemic on mental health in NYC. Furthermore, communities with less social, economic, and material resources were disproportionately impacted by the pandemic, exacerbating health inequities.⁷ The NYC Health Department is working to target social determinants of health in NYC that impact mental health, as described in *Care, Community, Action: A Mental Health Plan for NYC*. By prioritizing strategies such as expanding post-secondary education opportunities, increasing income, and developing more stable and affordable housing options, we can begin to expand access to health-promoting social conditions for all New Yorkers.

988 provides free and confidential information, help, and emotional support including connection to suicide prevention and crisis counseling. Counselors are available 24/7 in 200+ languages. Call or text 988, or chat online at 988lifeline.org.

Health equity is attainment of the highest level of health and well-being for all people. Not all New Yorkers have the same opportunities to live a healthy life. Achieving health equity requires focused and ongoing efforts to address historical and contemporary injustices such as discrimination based on social position (e.g., class, immigration status) or social identities (e.g., race, gender, sexual orientation). For more information, visit the Centers for Disease Control and Prevention's [Health Equity](#) page.

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Epi Data Tables

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Data Source

Social Determinants of Health Survey (SDH), 2022 is a survey of 2,682 adults ages 18 and older conducted by the NYC Department of Health and Mental Hygiene in 2022 to assess health and wellness. The survey sample was drawn from a probability-based survey panel, with surveys completed via web or phone interview. Estimates presented here are based on self-reported data, which were weighted to the adult residential population per the American Community Survey 2019 and adjusted for the complex stratified survey design. Data are age-adjusted to the United States 2000 standard population, except for age-specific estimates.

Table 1. Prevalence of social determinants of health among New York City adults, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence	Lower 95% Confidence Interval	Upper 95% Confidence Interval
Financial hardship			
Overdue credit card bill	22.2	19.8	24.9
Overdue medical bill	14.5 U	12.5 D	16.8
Unable to pay rent or mortgage in last 12 months	19.8	17.0	23.0
Food insecure in past 12 months	39.2	36.1	42.3
COVID-19 pandemic major or minor threat to personal finances	62.3	59.4	65.0
Neighborhood environment			
Not very/not at all safe	25.5 D	22.7	28.5 D
Parks/green spaces not clean or well-maintained	30.4	27.5 U	33.4
Cannot access fruits and vegetables	23.4	20.7	26.3
Social ties			
Felt lonely in the last 14 days	54.7	51.7	57.8
Feel I belong to a community	51.3	48.2	54.4
Feel close to people in my community	42.0	39.1	45.0
Feel my community is a source of comfort	42.2	39.2	45.3
Can count on one or more person to care for you when you're sick	86.8	84.5 D	88.8
Can count on one or more person to talk to if you have a problem, feel sad/depressed	84.1	81.3	86.5 U
Sometimes or often experienced discrimination in your lifetime based on:			
Race/ethnicity	57.0	53.8	60.0
Gender	36.4	33.6	39.4
Country of birth	25.1	22.5 D	27.9
Disability	35.4	27.7	43.9
Other (age, sexual orientation, weight, etc.)	44.2	41.2	47.2
Criminal legal system involvement			
Ever stopped, searched, or questioned by police	27.6	24.8	30.6
Ever physically threatened or assaulted by police	7.9	6.2	9.9
Ever arrested	11.3	9.5 D	13.4
Ever incarcerated	7.6	6.0	9.6
Immediate family member ever incarcerated	14.6	12.6	16.9

95% Confidence Intervals (CIs) are a measure of estimate imprecision: the wider the CI, the more imprecise the estimate.

Bold p-values indicate statistically significant difference from the reference group.

U When reporting to nearest whole percent, round up

D When reporting to nearest whole percent, round down

Table 2. Prevalence of serious psychological distress among New York City adults by demographic and socioeconomic characteristics, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence	Lower 95% Confidence Interval	Upper 95% Confidence Interval	p-value
SPD Overall	14.4	12.1	17.0	
Gender identity				
Man	12.8	9.3	17.4	Reference
Woman	15.3	12.6	18.5	D 0.326
Other gender identity	^	^	^	
Age group (years)				
18-24	29.0 *	17.7	43.7	Reference
25-44	14.7	11.7	18.2	0.039
45-64	11.6	8.7	15.4	0.012
65+	7.7	4.8	12.1	0.002
Race/Ethnicity¹				
White	11.5 D	7.8	16.6	Reference
Black	16.0	10.5 D	23.7	0.261
Latino/a	17.8	13.5 U	23.1	0.056
Asian/Pacific Islander	12.8	8.2	19.5	D 0.712
Other, multiracial	14.1 *	6.7	27.4	0.638
Education				
Less than high school	14.7	9.0	23.0	0.023
High school graduate	16.2	11.5 U	22.4	0.001
Some college, technical school, or associate's degree	15.7	11.9	20.4	<0.001
College graduate	10.8	8.3	13.9	0.008
Graduate or professional degree	6.4	4.9	8.3	Reference
Employment status				
Employed	8.8	6.6	11.6	Reference
Unemployed	27.1	18.7	27.6	<0.001
Not in labor force	15.3	10.1	22.4	0.054

¹ For the purpose of this publication, Latino/a includes people of Hispanic or Latino/a origin, as identified by the survey question "Are you Hispanic or Latino?" and regardless of reported race. Asian/Pacific Islander, Black, Other and White race categories exclude those who identified as Latino/a.

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Table 3. Prevalence of serious psychological distress among New York City adults by financial hardship, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence	Lower 95% Confidence Interval	Upper 95% Confidence Interval	p-value
SPD Overall	14.4	12.1	17.0	
Annual household income				
<200% FPL	18.5 D	14.1	23.7	<0.001
200-600% FPL	13.1	9.2	18.3	0.002
600+% FPL	5.3	3.6	7.8	Reference
Retirement savings				
Yes	9.3	6.5 U	13.2	Reference
No	18.4	15.0	22.3	<0.001
Money in checking or savings account				
Yes	12.1	9.7	15.0	Reference
No	19.6	14.8	25.5 D	0.014
Student loans				
Yes	16.7	12.5 U	21.9	Reference
No	13.6	11.0	16.7	0.271
Overdue credit card bill				
Yes	23.3	18.2	29.3	Reference
No	12.2	9.8	15.0	<0.001
Overdue medical bill				
Yes	26.4	20.0	34.1	Reference
No	12.9	10.6	15.7	<0.001
Unable to pay rent or mortgage in past 12 months				
Yes	20.2	13.7	28.6	Reference
No	9.9	7.7	12.6	0.010
COVID-19 threat to personal finances				
Major threat	23.6	18.7	29.4	<0.001
Minor threat	14.4	10.9	18.9	0.013
Not a threat	8.2	5.7	11.6	Reference
Food insecure in past 12 months				
Yes	23.1	18.7	28.2	<0.001
No	8.5 D	6.5 D	11.1	Reference

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Bold p-values indicate statistically significant difference from the reference group.

U When reporting to nearest whole percent, round up

D When reporting to nearest whole percent, round down

Table 4. Prevalence of serious psychological distress among New York City adults by environment, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence	Lower 95% Confidence Interval	Upper 95% Confidence Interval	p-value
SPD Overall	14.4	12.1	17.0	
Neighborhood is clean and well-maintained				
Strongly agree/somewhat agree	12.1	8.9	16.2	Reference
Neither agree nor disagree	14.6	10.1	20.5 U	0.438
Strongly/somewhat disagree	16.7	13.1	21.0	0.089
Parks and green spaces in my neighborhood are clean and well-maintained				
Strongly agree/somewhat agree	11.7	8.5 D	16.0	Reference
Neither agree nor disagree	15.5 D	11.1	21.1	0.239
Strongly/somewhat disagree	18.1	13.8	23.4	0.039
Feel safe walking alone in parks and green spaces in neighborhood during the day				
Strongly agree/somewhat agree	13.2	10.6	16.3	Reference
Neither agree nor disagree	15.5 D	10.3	22.5 D	0.508
Strongly/somewhat disagree	18.5 U	12.8	26.0	0.147
Feel safe walking alone in parks and green spaces in neighborhood at night				
Strongly agree/somewhat agree	13.5 U	9.5 D	19.0	Reference
Neither agree nor disagree	10.8	7.3	15.5 U	0.381
Strongly/somewhat disagree	16.4	13.0	20.5 D	0.356
Neighborhood safety				
Very/somewhat safe	11.8	9.4	14.7	Reference
Not very/not at all safe	21.9	16.8	28.0	0.002

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Bold p-values indicate statistically significant difference from the reference group.

U When reporting to nearest whole percent, round up

D When reporting to nearest whole percent, round down

Table 5. Prevalence of serious psychological distress among New York City adults by social connectedness, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence	Lower 95% Confidence Interval	Upper 95% Confidence Interval	p-value
SPD Overall	14.4	12.1	17.0	
Loneliness				
Never or hardly ever	1.7 *	0.9	3.1	Reference
Some of the time	14.3	11.0	18.4	<0.001
Often or always	55.3	47.1	63.2	<0.001
Can count on someone to care for you if you were sick				
Yes	11.7	9.5 D	14.3	Reference
No	31.9	24.1	40.9	<0.001
Can count on someone to lend you money				
Yes	10.3	8.0	13.0	Reference
No	27.1	21.4	33.6	<0.001
Can count on someone to talk to when sad/have a problem				
Yes	9.8	7.9	12.0	Reference
No	35.7	28.2	44.0	<0.001
Can count on someone to help you find a job				
Yes	8.9	6.8	11.6	Reference
No	25.0	20.5 D	30.1	<0.001
Belong to a community				
Strongly/somewhat agree	12.0	9.0	15.8	Reference
Neither agree nor disagree	9.8	7.0	13.5 D	0.356
Strongly/somewhat disagree	25.6	20.3	31.8	<0.001
Feel close to people in my community				
Strongly/somewhat agree	8.3	5.9	11.6	Reference
Neither agree nor disagree	13.3	9.7	18.0	0.050
Strongly/somewhat disagree	23.5 D	19.0	28.7	<0.001
Community is a source of comfort				
Strongly/somewhat agree	9.2	6.5 U	12.9	Reference
Neither agree nor disagree	13.6	9.7	18.7	0.118
Strongly/somewhat disagree	24.0	19.1	29.6	<0.001

*Estimate should be interpreted with caution. Estimate's Relative Standard Error (a measure of estimate precision) is greater than 30%, the 95% Confidence Interval half-width is greater than 10, or the sample size is less than 50, making the estimate potentially unreliable.

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Bold p-values indicate statistically significant difference from the reference group.

U When reporting to nearest whole percent, round up

D When reporting to nearest whole percent, round down

Table 6. Prevalence of serious psychological distress among New York City adults by their experience with different types of discrimination, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence	Lower 95% Confidence Interval	Upper 95% Confidence Interval	p-value
SPD Overall	14.4	12.1	17.0	
Lifetime discrimination - Race/ethnicity				
Sometimes/often	17.4	14.2	21.0	0.004
Never	10.3	7.3	14.2	Reference
Lifetime discrimination - Gender				
Sometimes/often	18.0	14.3	22.4	0.021
Never	12.1	9.5 D	15.4	Reference
Lifetime discrimination- Country of birth				
Sometimes/often	21.0	15.7	27.5 U	0.008
Never	12.4	10.1	15.2	Reference
Lifetime discrimination - Disability				
Sometimes/often	45.8 *	33.8	58.4	0.074
Never	32.0	24.1	41.1	Reference
Lifetime discrimination - Other (age, sexual orientation, weight, etc.)				
Sometimes/often	19.2	15.7	23.2	<0.001
Never	10.1	7.5 U	13.5 D	Reference

*Estimate should be interpreted with caution. Estimate's Relative Standard Error (a measure of estimate precision) is greater than 30%, the 95% Confidence Interval half-width is greater than 10, or the sample size is less than 50, making the estimate potentially unreliable.

95% Confidence Intervals (CIs) are a measure of estimate imprecision: the wider the CI, the more imprecise the estimate.

Bold p-values indicate statistically significant difference from the reference group.

U When reporting to nearest whole percent, round up

D When reporting to nearest whole percent, round down

Table 7. Prevalence of serious psychological distress among New York City adults by criminal legal system involvement, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence		Lower 95% Confidence Interval	Upper 95% Confidence Interval	p-value
SPD Overall	14.4		12.1	17.0	
Stopped, searched, questioned by police					
Yes	17.5	D	12.9	23.3	Reference
No	13.4		10.9	16.4	0.172
Physically threatened or abused by police					
Yes	36.0		27.4	45.6	Reference
No	13.0		10.9	15.6	<0.001
Ever arrested					
Yes	20.1		12.6	30.6	Reference
No	13.6		11.4	16.2	0.172
Ever incarcerated					
Yes	22.1	*	13.6	33.8	Reference
No	13.6		11.4	16.2	0.110
Family member incarcerated					
Yes	29.3		22.5	37.0	Reference
No	12.3		10.1	15.0	<0.001

*Estimate should be interpreted with caution. Estimate's Relative Standard Error (a measure of estimate precision) is greater than 30%, the 95% Confidence Interval half-width is greater than 10, or the sample size is less than 50, making the estimate potentially unreliable.

95% Confidence Intervals (CIs) are a measure of estimate imprecision: the wider the CI, the more imprecise the estimate.

Bold p-values indicate statistically significant difference from the reference group.

U When reporting to nearest whole percent, round up

D When reporting to nearest whole percent, round down

Table 8. Prevalence of serious psychological distress among New York City adults by healthcare access, 2022

Source: NYC Social Determinants of Health Survey, 2022

Data are weighted to the adult residential population per the American Community Survey, 2019.

Data are age-adjusted to the US 2000 Standard Population except those stratified by age group

	Prevalence	Lower 95% Confidence Interval	Upper 95% Confidence Interval	p-value
SPD Overall	14.4	12.1	17.0	
Insurance status				
Private (employer/self)	14.2	10.6	18.8	Reference
Medicare	10.8	6.2	18.3	0.352
Medicaid	16.1	12.1	21.1	0.543
Uninsured	13.8 *	7.1	24.9	0.927
Paying for insurance premiums (among insured)¹				
Very/somewhat difficult	18.0	12.7	24.8	Reference
Not difficult	8.2	5.9	11.3	0.004
Paying for insurance deductibles or other costs for seeing provider (among insured)¹				
Very/somewhat difficult	16.8	12.5 D	22.3	Reference
Not difficult	10.2	7.2	14.2	0.029
Paying for costs/co-pays of prescription medications (among insured)¹				
Very/somewhat difficult	17.2	13.3	22.1	Reference
Not difficult	11.2	8.0	15.4	0.037

¹Among individuals who indicated they were insured

95% Confidence Intervals (CIs) are a measure of estimate imprecision: the wider the CI, the more imprecise the estimate.

Bold p-values indicate statistically significant difference from the reference group.

U When reporting to nearest whole percent, round up

D When reporting to nearest whole percent, round down